

United States Bankruptcy Court
District of Maryland

In re **Karen L. Page**
 Debtor

Case No. **05-25499**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,590.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		580.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		43,359.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,989.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,199.00
Total Number of Sheets of ALL Schedules		22			
Total Assets			1,590.00		
Total Liabilities				43,939.00	

In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total >	0.00	(Total of this page)
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Total >	0.00
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(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking and savings accounts. Department of Justice FCU	-	5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Sofa, loveseat, coffee table, two end tables, four lamps, three televisions, two dvd players, bed, dresser, two chests of drawers, two nightstands, blankets, sheets, pillowcases, towels, washcloths, iron, ironing board, kitchen table with three chairs, microwave, coffee maker, toaster, dishes, pots and pans, utensils	-	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes	-	300.00
7. Furs and jewelry.		Costume jewelry	-	60.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

Sub-Total > **1,365.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1989 Mazda 323. Market value is the Kelley Blue Book trade-in value as of July 19, 2005.	-	225.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total >	225.00
(Total of this page)	
Total >	1,590.00

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking and savings accounts. Department of Justice FCU	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	5.00	5.00
<u>Household Goods and Furnishings</u>			
Sofa, loveseat, coffee table, two end tables, four lamps, three televisions, two dvd players, bed, dresser, two chests of drawers, two nightstands, blankets, sheets, pillowcases, towels, washcloths, iron, ironing board, kitchen table with three chairs, microwave, coffee maker, toaster, dishes, pots and pans, utensils	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)	1,000.00	1,000.00
<u>Wearing Apparel</u>			
Clothes	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	300.00	300.00
<u>Furs and Jewelry</u>			
Costume jewelry	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	60.00	60.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1989 Mazda 323. Market value is the Kelley Blue Book trade-in value as of July 19, 2005.	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	225.00	225.00

In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)								
Total (Report on Summary of Schedules)							0.00	

0 continuation sheets attached

In re Karen L. PageCase No. 05-25499Debtor**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.
(04/04)In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.			2003 income taxes					
Internal Revenue Service Special Procedures Branch Attn: Bankruptcy Section, Room 120 31 Hopkins Plaza Baltimore, MD 21201		-					580.00	580.00
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal
(Total of this page)**580.00**Total
(Report on Summary of Schedules)**580.00**

In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Code debtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
American General Financial Services 7240 Parkway Drive Suite 190 Hanover, MD 21076	X	-				1,300.00
Account No.						
Asset Acceptance LLC 7027 Miller Drive Warren, MI 48092-4726		-				588.00
Account No.						
Avco Financial Services PO Box 9021 Des Moines, IA 50368		-				1,500.00
Account No.						
Blockbuster 5702 Silver Hill Road District Heights, MD 20747-1101		-				70.00
Subtotal (Total of this page)						3,458.00

8 continuation sheets attached

Form B6F - Cont.
(12/03)In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Bristol Emergency Medicine PO Box 79953 Baltimore, MD 21279		-					500.00
Account No.							
Comcast Communications Collections Department 9609 Annapolis Road Lanham, MD 20706-2005		-					350.00
Account No.							
Department of Justice FCU 5175 Parkstone Drive Suite 200 Chantilly, VA 20151		-					592.00
Account No.							
District Emergency Services Dept. L - 10163 Columbus, OH 43260		-					247.00
Account No.							
Dollar Financial Group 2730 S. Hardy Drive Tempe, AZ 85282		-			X		700.00
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							2,389.00

Form B6F - Cont.
(12/03)In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
FCNB/Newport News c/o Midland Credit Management PO Box 939019 San Diego, CA 92193	-					726.00
Account No.		Same debt as Newport News and Midland Credit Management				
FCNB/Newport News 9300 SW Gemini Drive Beaverton, OR 97078	-					0.00
Account No.						
Fingerhut 53 McClelland Road Saint Cloud, MN 56395	-					368.00
Account No.						
First Premier Bank PO Box 5147 Sioux Falls, SD 57117-5147	-					459.00
Account No.						
First Savings Credit 500 E. 60th Street N Sioux Falls, SD 57104-0478	-					700.00
Sheet no. <u>2</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						2,253.00

Form B6F - Cont.
(12/03)In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Georgetown University Hospital Sports Medicine & Rehabilitation 3800 Reservoir Road, NW Washington, DC 20007-2197	-						201.00
Account No.							
Greater Southeast Comm Hospital 1310 Southern Avenue SE Washington, DC 20032-4692	-						600.00
Account No.							
Hollywood Video PO Box 802068 Dallas, TX 75380-2068	-						80.00
Account No.			Same debt as Fingerhut				
Jefferson Capital System 16 McLeland Road Saint Cloud, MN 56303	-						0.00
Account No.							
Mandee PO Box 29116 Mission, KS 66201	-						400.00
Sheet no. 3 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							1,281.00

Form B6F - Cont.
(12/03)In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Maryland Dept. of Transportation Motor Vehicle Administration 660 Ritchie Highway, NE Glen Burnie, MD 21062		-					1,600.00
Account No.							
Maryland Emergency Physicians c/o American Collections Enterprise Inc. 6094-D Franconia Road Alexandria, VA 22310-8096		-					376.00
Account No.			Same debt as above				
Maryland Motor Vehicle Administration Insurance Compliance Division 6601 Ritchie Highway, NE Glen Burnie, MD 21062		-					0.00
Account No.							
Mazda American Credit National Recovery Center PO Box 6508 Mesa, AZ 85216-6508		-					8,152.00
Account No.			Same debt as Newport News				
Midland Credit Management Inc. 5775 Roscoe Court San Diego, CA 92123-1356		-					0.00
Sheet no. 4 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							10,128.00

Form B6F - Cont.
(12/03)In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Money Market Express Inc. c/o ARC Accounts Recovery (U.S.A.) 6405 218th Street SW Suite 302 Mountlake Terrace, WA 98043	-					800.00
Account No.		Same debt as Bristol Emergency Medicine				
Nationwide Credit Corporation PO Box 9156 Alexandria, VA 22304-0156	-					0.00
Account No.		Same debt as Midland Credit Management				
Newport News 101 Crossways Park Drive Woodbury, NY 11797-2016	-					0.00
Account No.						
PEPCO 701 Ninth Street, NW Washington, DC 20068-0001	-					300.00
Account No.						
Pinnacle 7200 Wisconsin Avenue Suite 501 Bethesda, MD 20814	-					3,000.00
Sheet no. 5 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						4,100.00

Form B6F - Cont.
(12/03)In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
Popular Club Plan 22 Lincoln Place Garfield, NJ 07026-1904	-						400.00
Account No.							
Premium Finance of America, Inc. PO Box 685 Owings Mills, MD 21117	-						350.00
Account No.							
Prince George's Hospital Center 3001 Hospital Drive Cheverly, MD 20785	-						500.00
Account No.							
RJM Acquisitions Funding 575 Underhill Boulevard Suite 2 Syosset, NY 11791	-						0.00
Account No.							
Scott Kramer, Esq. 1953 Gallows Road Suite 240 Vienna, VA 22182	-						0.00
Subtotal (Total of this page)							1,250.00

Sheet no. 6 of 8 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Form B6F - Cont.
(12/03)In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Southern Maryland Hospital Center Internal Collection Division PO Box 735 Clinton, MD 20735	-					3,000.00
Account No.						
Sprint PO Box 530503 Atlanta, GA 30353-0503	-					400.00
Account No.						
U.S. Department of Education 501 Bleecker Street Utica, NY 13501	-					5,000.00
Account No.						
Verizon - Maryland, Inc. Bankruptcy Department, 4th Floor 3901 Calverton Boulevard Beltsville, MD 20705	-					400.00
Account No.						
Wachovia Bank f/k/a First Union National Bank f/k/a First Fidelity Bank PO Box 2248 Jacksonville, FL 32203	-					9,000.00
Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						17,800.00

Form B6F - Cont.
(12/03)In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Washington Gas 101 Constitution Avenue NW Washington, DC 20080	-					300.00
Account No.						
WFNNB-Lerner PO Box 659728 San Antonio, TX 78265-9728	-					400.00
Account No.						
Account No.						
Account No.						
Sheet no. 8 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						700.00
Subtotal (Total of this page)						
Total (Report on Summary of Schedules)						43,359.00

In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Pinnacle Realty 7200 Wisconsin Avenue Suite 501 Bethesda, MD 20814	Month to month apartment lease
Sprint PO Box 530503 Atlanta, GA 30353-0503	Two year cell phone contract

In re **Karen L. Page**Case No. **05-25499**

Debtor

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Franklin O'Neal 2902 Keyworth Avenue Baltimore, MD 21223	American General Financial Services 7240 Parkway Drive Suite 190 Hanover, MD 21076

0 continuation sheets attached to Schedule of Codebtors

In re **Karen L. Page**

Debtor(s)

Case No. **05-25499****SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Separated	RELATIONSHIP Franklin III- son	AGE 11
EMPLOYMENT	DEBTOR	SPOUSE
Occupation	Endoscopy Technician	
Name of Employer	Georgetown University Hospital	
How long employed	3 years	
Address of Employer	3800 Reservoir Road NW Washington, DC 20007-2197	

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

	DEBTOR	SPOUSE
	\$ 2,793.00	\$ N/A
	\$ 0.00	\$ N/A
SUBTOTAL	\$ 2,793.00	\$ N/A

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) _____

	\$ 645.00	\$ N/A
	\$ 109.00	\$ N/A
	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A

SUBTOTAL OF PAYROLL DEDUCTIONS

	\$ 754.00	\$ N/A
TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,039.00	\$ N/A

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance (Specify) _____

	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A
	\$ 324.00	\$ N/A

Pension or retirement income

Other monthly income

(Specify) **Part-time employment**

	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A
	\$ 626.00	\$ N/A
	\$ 0.00	\$ N/A

TOTAL MONTHLY INCOME

\$ 2,989.00	\$ N/A
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TOTAL COMBINED MONTHLY INCOME \$ **2,989.00**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **Karen L. Page**Case No. **05-25499**

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$	625.00
Are real estate taxes included?	Yes <u> </u>	No <u>X</u>	
Is property insurance included?	Yes <u> </u>	No <u>X</u>	
Utilities:		\$	220.00
Electricity and heating fuel		\$	0.00
Water and sewer		\$	100.00
Telephone		\$	216.00
Other See Detailed Expense Attachment		\$	0.00
Home maintenance (repairs and upkeep)		\$	433.00
Food		\$	200.00
Clothing		\$	80.00
Laundry and dry cleaning		\$	100.00
Medical and dental expenses		\$	87.00
Transportation (not including car payments)		\$	80.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	160.00
Charitable contributions		\$	
Insurance (not deducted from wages or included in home mortgage payments)		\$	0.00
Homeowner's or renter's		\$	0.00
Life		\$	0.00
Health		\$	147.00
Auto		\$	0.00
Other		\$	
Taxes (not deducted from wages or included in home mortgage payments)		\$	50.00
(Specify) Federal income taxes for 2003		\$	
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		\$	0.00
Auto		\$	93.00
Other Rental Center furniture		\$	0.00
Other		\$	0.00
Other		\$	0.00
Alimony, maintenance, and support paid to others		\$	0.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
Other See Detailed Expense Attachment		\$	608.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$	3,199.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$	N/A
B. Total projected monthly expenses		\$	N/A
C. Excess income (A minus B)		\$	N/A
D. Total amount to be paid into plan each		\$	N/A
	(interval)		

In re Karen L. Page

Debtor(s)

Case No. 05-25499

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Two cell phones	\$	120.00
Cable TV	\$	96.00
Total Other Utility Expenditures	\$	216.00

Other Expenditures:

Metro fares	\$	217.00
Department of Motor Vehicles (insurance violation)	\$	93.00
Hair salon	\$	80.00
Barbershop - son	\$	40.00
Car repair/maintenance	\$	33.00
Reserve for expected rent increase	\$	145.00
Total Other Expenditures	\$	608.00

**United States Bankruptcy Court
District of Maryland**

In re **Karen L. Page**

Debtor(s)

Case No. **05-25499**

Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **23** sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date **July 22, 2005**

Signature **/s/ Karen L. Page**
Karen L. Page
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.